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Please find below and/or attached an Office communication concerning this application or proceeding.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *16 June 2004*.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-45* is/are pending in the application.

     4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-45* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

     a)☐ All   b)☐ Some * c)☐ None of:

       1.☐ Certified copies of the priority documents have been received.

       2.☐ Certified copies of the priority documents have been received in Application No. _____.

       3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

     * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
     Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
     Paper No(s)/Mail Date. _____.

5)☐ Notice of Informal Patent Application (PTO-152)

6)☐ Other: _____.

DETAILED ACTION

1.   Claims 1-45 are remained pending.

Claim Rejections - 35 USC § 102

2.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3.   Claims 1-5, 7, 13-15, 24, are rejected under 35 U.S.C. 102(e) as being anticipated by over Lent et al (Hereinafter Lent US Patent No 6,405, 181).

4.   Claims 10-18, 23-31, are rejected under 35 U.S.C. 103(a) as being unpatentable over Lent et al (Hereinafter Lent US Patent No 6,405, 181) in view of Cornelius et al (Hereinafter Cornelius U.S Patent 6629081).

As per claims 1, Lent discloses a data processing system implemented method for identifying teaser surfers, the method comprising:

receiving, by the data processing system, a credit history data for a creditor, summing, by the data processing system, a total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9.

summing by the data processing system, a total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card debt is summed for each of the predetermined number of months;

calculating, by the data processing system, a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined

number of months(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9.

calculating, by the data processing system, an average percentage of new credit card debt to total credit card debt over the predetermined number of months; comparing, by the data processing system, the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and

issuing, by the data processing system, a credit card to the creditor based on the comparison of the average new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9.

As per claim 2, Lent discloses further comprises:

summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;

calculating a monthly percentage of relatively new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of relatively new credit card debt to total credit card debt is calculated for each of the predetermined number of months(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9.

calculating an average percentage of relatively new credit card debt to total. credit card debt over the predetermined number of months;

comparing the average percentage of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9.

and issuing a credit card to the creditor based on the comparison of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt. (see column 4 lines 17-47 an column 5 lines

16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 3, Lent discloses wherein a new credit card is a credit card having been issued to the creditor for less than six months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 4, Lent discloses wherein the new credit cards arc credit cards having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 5, Lent discloses wherein the relatively new credit cards are credit cards having been issued to the creditor far less than twelve months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 6, Lent discloses wherein a relatively new credit card is a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 7, Lent discloses wherein predetermined number of months is twelve months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 8, Lent discloses wherein predetermined number of months is twenty-four months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 9, Lent discloses wherein the preset cutoff average percentage of new credit card debt to total credit card debt is sixty-five percent. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 10, Lent discloses wherein the preset cutoff average percentage of relatively new credit card debt to total credit card debt is eighty-five percent. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 11, Lent discloses a data processing system implemented method for identifying teaser surfers, the method comprising:

receiving, by the data processing system, a credit history data for a creditor; summing, by the data processing system, a total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

calculating, by the data processing system, a monthly percentage of relatively new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of relatively new credit card debt to total credit card debt is calculated for. each of the predetermined number of months(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

calculating, by the data processing system, an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months; comparing, by the data processing system, the average percentage of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt; and

issuing, by the data processing system, a credit card to the creditor based on the comparison of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card.debt. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 12, Lent discloses further comprises:

summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months; calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9) calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months; comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and issuing a credit card to the creditor based on the comparison of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 13, Lent discloses wherein a relatively new credit card is a credit card having been issued to the creditor for less than twelve months and a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 14, Lent discloses wherein a new credit card is a credit card having been issued to the creditor for less than six months and a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 15, Lent discloses wherein predetermined number of months is one of twelve months and twenty-four months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 16, Lent discloses wherein the preset cutoff average percentage of new credit card debt to total credit card debt is sixty-five percent and

further wherein the preset cutoff average percentage of relatively new credit card debt to total credit card debt is eighty-five percent. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 17, Lent discloses a data processing system implemented method for identifying teaser surfers, the method comprising:

receiving, by the data processing system, a credit history data for a creditor; comparing, by the data processing system, an amount of new credit card debt to a total amount of credit card debt; and

issuing, by the data processing system, a credit card to the creditor based on the comparison of the amount of new credit card debt to the total amount of credit card debt. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 18, Lent discloses further comprises:

comparing an amount of relatively new credit card debt to a total amount of credit card debt; . issuing a credit card to the creditor based on the comparison of the amount of relatively new credit card debt to the total amount of credit card debt. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 19, Lent discloses wherein the comparison of the amount of new credit card debt to the total amount of credit card debt is performed over a predetermined number of months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 20, Lent discloses wherein the comparison of the amount of new credit card debt to the total amount of credit card debt exceeds a first predetermined threshold and the comparison of the amount of relatively new credit card debt to the total amount of credit card debt exceeds a second predetermined threshold. (see

column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46)
and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 21, Lent discloses a data processing system for identifying teaser
surfers, comprising:

receiving means of the data processing system for receiving credit history data for a
creditor;

summing means of the data processing system for summing total monthly credit card
debt for all credit cards issued to the creditor for a one month period, wherein the total
monthly credit card debt is summed for each of. a predetermined number of months;

summing means of the data processing system for summing total monthly new credit
card debt for all relatively new credit cards issued to the creditor. for a one month
period, wherein the total monthly new credit card debt is summed for each of the
predetermined number of months(see column 4 lines 17-47 an column 5 lines 16-37
and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines
1-9) calculating means of the data processing system for calculating a monthly
percentage of new credit card debt to total credit card debt for a one month period,
wherein the monthly percentage of. new credit card debt to total credit card debt is
calculated for each of the predetermined number of months(see column 4 lines 17-47
an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines
51-67 and column 15 lines 1-9) calculating means of the data processing system for
calculating an average percentage of new credit card debt to total credit card debt over
the predetermined number of months;

comparing means of the data processing system for comparing the average percentage
of new credit card debt to total credit card debt to a preset cutoff: average percentage of
new credit card debt to total credit card debt(see column 4 lines 17-47 an column 5 lines
16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column
15 lines 1-9) and issuing means of the data processing system for issuing a credit card
to the creditor based on the comparison of new credit card debt to total credit card debt
to a preset cutoff average percentage o£ new credit card debt to total credit card debt.

(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 22, Lent discloses further comprises:

summing means for summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;

calculating means for calculating a monthly percentage of relatively new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

calculating means for calculating an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months;

comparing means for comparing the average percentage of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9) issuing paeans for issuing a credit card to the creditor based on the comparison of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 24, Lent discloses wherein a new credit card is a credit card having been issued to the creditor for less than six months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 24, Lent discloses wherein a new credit card is a credit card having been issued to the creditor for a period of time less than a preset time period for low imtercst teaser interest rates. (see column 4 lines 17-47 an column 5 lines 16-37 and

column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 25, Lent discloses wherein. a relatively new credit card is a credit card having been issued to the creditor for less than twelve months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 26, Lent discloses wherein a relatively new credit card is a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 27, Lent discloses wherein predetermined number of months is twelve months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 28, Lent discloses wherein predetermined number of months is twenty-four months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 29, Lent discloses wherein the preset cutoff average percentage of new credit card debt to total credit card debt is sixty-five percent. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 30, Lent discloses wherein the preset cutoff. avenge percentage of relatively new credit card debt to total credit card debt is eighty-five percent. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 31, Lent discloses a data processing system for identifying teaser surfers: the data processing system comprising receiving means for receiving credit history data for a creditor,

the data processing system comprising summing means for summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for

a one month period, wherein the total monthly relatively new credit card debt is summed .for each of the predetermined number of months;

the data processing system comprising calculating means for calculating a monthly percentage of relatively new credit card debt to total credit card debt for a o:ue month period, wherein the monthly percentage of relatively new credit card debt to total credit card debt is calculated for each of the predetermined number of months; .

the data processing system comprising calculating means for calculating an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9) the data processing system comprising comparing means for comparing the average percentage of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt; and the data processing system comprising issuing means for issuing a credit card to the creditor based on the comparison of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9). ·

As per claim 32, Lent discloses further comprises:

summing means for summing total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card debt is summed for each of the predetermined number of months;

calculating means for calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9)

calculating means for calculating an average percentage o£ new credit card debt to total credit card debt over the predetermined number of mouths;

comparing means for comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

and issuing means for issuing a credit card to the creditor based on the comparison of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 33, Lent discloses wherein a relatively new credit card is a credit card having been issued to the creditor for less than twelve months and a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 34, Lent discloses wherein a new credit card is on of a credit card having been issued to the creditor for less than six months and a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 35, Lent discloses wherein predetermined number of months is one of twelve months and twenty-four months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 36, Lent discloses wherein the preset cutoff average percentage of new credit card debt to total credit card debt is sixty-five percent and further wherein the preset cutoff average percentage of relatively new credit card debt to total credit card debt is eighty-five percent. (see column 4 lines 17-47 an column 5 lines 16-37 and

column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 37, Lent discloses a data processing system for identifying teaser surfers: the data processing system comprising receiving means for receiving credit history data for a creditor; comparing means for comparing an amount of new credit card debt to a total amount of credit card debt; and issuing means for issuing a credit card to the creditor based on the comparison of the amount of. new credit card debt to the total amount of credit card debt. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 38, Lent discloses further comprises:
comparing means for comparing an amount of relatively new credit card debt to a total amount of credit card debt;
issuing means for issuing a credit card to the creditor based on the comparison of the amount of relatively new credit card debt to the total amount of credit card debt. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 39, Lent discloses wherein the comparison of the amount of new credit card debt to the total amount of credit card debt is performed over a predetermined number of months. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 40, Lent discloses wherein the comparison. of the amount of new credit card debt to the total amount of credit card debt exceeds a first predetermined threshold and the comparison of the amount of relatively new credit card debt to the total amount of credit card debt exceeds a second predetermined threshold. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 41, Lent discloses a computer program product in a computer-readable medium for use in a data processing system for identifying teaser surfers:

the computer program product comprising receiving instructions for receiving credit history data for a creditor;

the computer program product comprising summing instructions for summing total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9) the computer program product comprising summing instructions for summing total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card debt is summed for each of the predetermined number of months(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9) the computer program product comprising calculating instructions for calculating a monthly percentage of new credit card debt to total credit card debt for a one mouth period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of, the predetermined number of months(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9) the computer program, product comprising calculating instructions for calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9) the computer program product comprising comparing instructions for comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and the computer program product comprising issuing instructions for issuing a credit card to the creditor based on the comparison of the average new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 42, Lent discloses a computer program product in a computer-readable medium for use in a data processing system for identifying teaser surfers: the computer program product comprising receiving instructions for .receiving credit history data for a creditor;

the computer program product comprising summing instructions for summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9) the computer program product comprising calculating instructions for calculating a monthly percentage of relatively new credit card debt to total credit card debt for a one month. period, wherein the monthly percentage of relatively new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

the computer program product comprising calculating instructions for calculating an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9) the computer program, product comprising comparing instructions for comparing the average percentage of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt; and the computer program product comprising issuing instructions for, issuing a credit card to the creditor based on the comparison of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 43, Lent discloses a computer program product in a computer-readable medium for use in a data processing system for identifying teaser surfers:

the computer proms product comprising receiving instructions for receiving credit history data for a creditor;

the computer program product comprising comparing instructions for comparing an amount of new credit card debt to a total amount of credit card debt; and

the computer program product comprising issuing instructions for issuing a credit card to the creditor based on the comparison of the amount of new credit card debt to the total amount of credit card debt. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 44, Lent discloses a data processing system implemented method for identifying teaser surfers, the method comprising:

receiving by the data processing system a credit history data for a creditor; determining by the data processing system if the creditor is a teaser surfer based on the credit history data(see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

and rejecting by the data processing system a credit card to the creditor based on the teaser surfer determination. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

As per claim 45, Lent discloses a computer program product in a computer-readable medium for use in a data processing system for identifying teaser surfers, the computer program product comprising instructions for receiving credit history data for a creditor, instructions for determining if the creditor is a teaser surfer based on the credit history data, and instructions for rejecting a credit card to the creditor based on the teaser surfer determination. (see column 4 lines 17-47 an column 5 lines 16-37 and column and column 13 lines 28-46) and column 14 lines 51-67 and column 15 lines 1-9).

Conclusion

Response to Arguments

5.   Applicant's arguments files on 6/16/04 have been fully considered
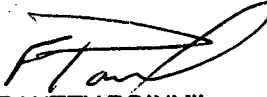but are moot in view of new grounds of rejections.

Any inquiry concerning this communication or earlier communications from the
examiner should be directed to Clement B Graham whose telephone number is 703-
305-1874. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's
supervisor, Frantzy Poinvil can be reached on 703-305-9779. The fax phone numbers
for the organization where this application or proceeding is assigned are 703-305-0040
for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or
proceeding should be directed to the receptionist whose telephone number is 703-305-
3900.

CG

November 18, 2005

FRANTZY POINVIL
PRIMARY EXAMINER

AU 3628